

Williamson County 2009 Benefit Outline

Website: www.williamsoncounty-tn.gov/mybenefits

Basic Life Insurance for Employees

Williamson County provides to all Full-Time employees, a \$30,000 Basic Life and AD&D Insurance policy at no cost through Sun Life.

Health Benefit Deductible Option

	In Network Deductible		Out of Network Deductible
Deductibles:	\$300.00 / Person \$750.00 / Family		\$600.00 / Person \$1500.00/Family
Max Out of Pocket:	\$1,500.00 / Person \$3,000.00 / Family		No Maximum No Maximum
Co-Pays:	90% After deductible	Office Visits, Labs, X-Rays, Out/In Patient Services or any Medical Professional Services	50% After deductible
Yearly Physical:	\$1,000.00 yearly maximum for wellness benefit. See the plan document for a detailed description.		50% After deductible

Health Benefit Co-Pay Option

In-Network Benefits Only - No Out-Of-Network Benefits

Co-Pays:	\$20.00 Primary Care Physician Office Visits \$35.00 Specialist Office Visits - ** NO REFERRALS NEEDED TO GO TO A SPECIALIST** \$250.00 Hospital Co-Pay, per admission \$250.00 Outpatient Co-pay, per service
Max Out of Pocket:	\$2,000.00 / Person \$4,000.00 / Family
Yearly Physical:	\$1,000.00 yearly maximum for wellness benefit. See the plan document for a detailed description.

Please note that the information printed on this sheet is intended for illustration purposes only. Refer to plan document for detailed benefit descriptions.

PHCS Provider Directory Hotline: 1-888-523-7427 or www.phcs.com for Deductible & Co-pay Plans, **Choose PPO Providers**

Payroll Deducted Premiums for Health Benefit Options and Dental Benefit					
Coverage Options	Deductible	++Spousal	Co-Pay	++Spousal	Delta Dental Plan
Williamson County Gov Employee Only	\$0.00*	\$0.00*	\$0.00*	\$0.00*	\$0.00*
Williamson County Gov Employee + One	\$51.06*	\$97.21*	\$40.77*	\$86.92*	\$6.59*
Williamson County Gov Employee + Family	\$96.90*	\$142.75*	\$79.11*	\$125.27*	\$6.59*
Williamson County BOE Employee Only	\$0.00^	\$0.00^	\$0.00^	\$0.00^	\$0.00^
Williamson County BOE Employee + One	\$66.38^	\$126.38^	\$53.00^	\$113.00^	\$8.57^
Williamson County BOE Employee + Family	\$125.58^	\$185.58^	\$102.85^	\$162.85^	\$8.57^
*Per Pay Period Based on 26 Deductions Per Year			^Per Pay Period Based on 20 Deductions Per Year		

++The cost in the spousal column includes the \$100.00 monthly surcharge.

Prescription Benefits: Caremark 1-800-966-5772 or www.caremark.com

To expedite the start up of your mail order process please contact Faststart at 1-866-273-5268

	30 Day Supply @ Local Pharmacy	90 Day Supply from Mail Order
Generic	\$10.00	\$10.00
Formulary	\$20.00 or 20% which ever is higher	\$40.00
Non-Formulary	\$35.00 or 35% which ever is higher	\$75.00

***There is \$100.00 maximum per month, per prescription for a prescription if bought at a local pharmacy.

Flexible Spending Account – Consociate Group Customer Service 1-800-798-2422

Questions regarding medical benefits and claim status, please contact **CUSTOMER SERVICE** at 1-800-798-2422.

Specific questions regarding employee benefit issues please refer to the below listing:

Pam Esberger – New Hire Coordinator	591-8526	pame@williamson-tn.org or pame@wcs.edu
LeAyn Barnhill – Scanning Technician	591-8521	leaynb@williamson-tn.org or leaynb@wcs.edu
Renee Spicer– LOA & Flexible Spending Account Coordinator	595-1268	renees@williamson-tn.org or renees@wcs.edu
Laurie Gulan – Retiree and Cobra Coordinator	591-8506	laurieg@williamson-tn.org or laurieg1@wcs.edu
Mary Adamson - Eligibility Coordinator	790-5600	marya@williamson-tn.org or marya1@wcs.edu